

Information to identify the case:

Debtor 1	<u>Maria D. Flynn</u>	Social Security number or ITIN	xxx-xx-3459
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-19307-VFP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Maria D. Flynn

8/4/17

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Maria D. Flynn
 Debtor

Case No. 17-19307-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 51

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db
 516810721 +Maria D. Flynn, 120 Vreeland Court, Mahwah, NJ 07430-2022
 516810720 +AFS, Box 65018, Baltimore, MD 21264-5018
 516810723 +Advance Dental Care, LLC, 330 Ridge Road, Mahwah, NJ 07430-3613
 516810724 American Honda Finance, 200 Little Falls Drive, Wilmington, DE 19808
 516810727 +Amerifinancial Solutions, Box 602570, Charlotte, NC 28260-2570
 516810728 +Bergen Regional Medical Center, 230 East Ridgewood Avenue, Paramus, NJ 07652-4142
 516810729 +C.Tech Collections, Inc., Box 402, Mount Sinai, NY 11766-0402
 516810730 +CACH/Collect America, 4340 S Monaco Street, Denver, CO 80237-3581
 516810732 +Carrington Mtg Serv., 1610 E. St. Andrew Place, Suite B-150, Santa Ana, CA 92705-4931
 516810733 +Celentano, Stadtmauer Esqs., 1035 Route 46 East, Box 2594, Clifton, NJ 07013-7481
 516810736 +Coldstadt, Box 246, Paramus, NJ 07653-0246
 516810737 +Eastern States Recovery Serv., LLC, 2036 INgalls Avenue, Linden, NJ 07036-1029
 516810738 +Euler Hermes, 800 Red Brook Blvd, Suite 400 C, Owings Mills, MD 21117-5190
 516810739 #+Federated Law Group, PLLC, 13205 US Highway One, Suite 555, Juno Beach, FL 33408-2253
 516810740 +First Data Global Leasing, Co., Box 173845, Denver, CO 80217-3845
 516810741 +First Data Merchant Services, 4000 Coral Ridge Drive, C-230, Pompano Beach, FL 33065-7614
 516810742 +Freshview, 10865 Grandview Drive, Suite 2000, Overland Park, KS 66210-1519
 516810743 +Good Samaritan Hospital, 255 Lafayette Avenue, Rount 59, Suffern, NY 10901-4869
 516810744 +Hackensack Univ. Med. Group, Box 48027, Newark, NJ 07101-4827
 516810745 +Horizon BCBS, 3 Penn Plaza, Newark, NJ 07105-2200
 516810746 +Ignite Payments, LLC, 14141 SW Freeway, Sugar Land, TX 77478-3493
 516810747 +KML Law Group, P.C., 216 Haddon Avenue, Ste 406, Collingswood, NJ 08108-2812
 516810748 +Kavanagh Animal Hospital, 190 Franklin Tpke, Ramsey, NJ 07446-1632
 516810749 Merchant Services, Box 6010, Hagerstown, MD 21741-6010
 516810750 +Michael Flynn, 120 Vreeland Court, Mahwah, NJ 07430-2022
 516810751 +Mohela/Dept of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
 516810752 ++NORTHERN LEASING SYSTEMS INC, 525 WASHINGTON BLVD 15 FLOOR, JERSEY CITY NJ 07310-2603
 (address filed with court: Northern Leasing Systems, Inc., 419 East Main Street, Suite 102, Middletown, NY 10940)
 516810753 +NPAS, Inc., Box 99400, Louisville, KY 40269-0400
 516810754 +On Deck Capital, LLC, 1400 Broadway, New York, NY 10018-5300
 516810755 +PSEG, Box 14444, New Brunswick, NJ 08906-4444
 516810756 +Radiology Assoc of Ridgewood, 20 Franklin Tpke, Waldwick, NJ 07463-1744
 516810757 Ramapo Imaging Assoc., Inc., Box 10003, Peoria, IL 61612-0003
 516810758 Stoneleigh Recovery Assoc., LLC, Box 1479, Lombard, IL 60148-8479
 516810759 +Subaru Motors Finance, c/o Chase, Box 78076, Phoenix, AZ 85062-8076
 516810760 +Township of Mahwah, Box 733, Mahwah, NJ 07430-0733
 516810761 Travelers Insurance Co., Box 55126, Boston, MA 02205-5126
 516810762 +Valley Emergency Room Associates, 225 North Van Dien Avenue, Ridgewood, NJ 07450-2726
 516810763 +Valley Hospital, 225 North Van Dien Avenue, Ridgewood, NJ 07450-2726

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Aug 04 2017 22:56:21 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 04 2017 22:56:16 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

516810722 EDI: RMCB.COM Aug 04 2017 22:38:00 AMCA, Box 1235, Elmsford, NY 10523-0935

516810725 +E-mail/Text: bankruptcy@amtrustgroup.com Aug 04 2017 22:56:48 AmTrust North America, 800 Superior Avenue E, Cleveland, OH 44114-2613

516810726 +EDI: BANKAMER2.COM Aug 04 2017 22:38:00 Bank of America, NA, 100 North Tryon Street, Charlotte, NC 28202-4031

516810731 +E-mail/Text: ering@cbhv.com Aug 04 2017 22:56:11 CBHV, Box 831, 155 North Plank Road, Newburgh, NY 12550-1747

516810734 +E-mail/Text: kzoepfel@credit-control.com Aug 04 2017 22:56:21 Credit Control, LLC, 5757 Phantom Drive, Ste 330, Hazelwood, MO 63042-2429

516810735 +E-mail/Text: ardebit@awnfoods.com Aug 04 2017 22:54:59 Dawn Food Products, Inc., 3333 Sargent Road, Jackson, MI 49201-8847

516810754 +E-mail/Text: bcwrtoff@cablevision.com Aug 04 2017 22:57:08 Optimum, 1111 Stewart Avenue, Bethpage, NY 11714-3533

516810755 +E-mail/Text: ccd@oru.com Aug 04 2017 22:56:04 Orange and Rockland Utilities, 390 West Route 59, Spring Valley, NY 10977-5345

516810757 +E-mail/Text: BankruptcyMail@questdiagnostics.com Aug 04 2017 22:57:17 Quest Diagnostics, 3 Giralda Farms, Madison, NJ 07940-1027

516810764 +E-mail/Text: ncrsusf@bryancave.com Aug 04 2017 22:56:36 US Foods, 1051 Amboy Avenue, Perth Amboy, NJ 08861-1919

516810767 +E-mail/Text: junie@yankeelinen.com Aug 04 2017 22:55:59 Yankee Linen, Inc., 63 Second Avenue, Paterson, NJ 07514-2003

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 51

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***** BYPASSED RECIPIENTS (continued) *****

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Donald V. Biase dbiase4236@gmail.com, dvb@trustesolutions.net;pbellina@outlook.com
Ralph A Ferro, Jr on behalf of Debtor Maria D. Flynn ralphferrojr@msn.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4